Certificate Number: 16339-NJ-DE-038245373

Bankruptcy Case Number: 24-11693



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 4, 2024, at 7:02 o'clock PM EST, James M. Castello completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: March 4, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>